108c/201 No. 3499-107

Michael J. Pantuliano

Joseph P. Kincart

Reg. No. 18,971

Reg. No. 43,716

AUG 2 7 2001

DECLARATION AND POWER OF ATTORNEY

s a below named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below next to my name,

first and joint inventor (if p which a patent is sought or	plural names are the invention	e listed below) of entitled:	(if only one name is listed of the subject matter which N RISK MANAGEMEN	h is claimed and for		
the specification of which	(check one) is:					
[] attached hereto	a	s Application	April 2, 2001 Serial No09/825,470 (if appli			
[] was described a filed on	and claimed in I	PCT Applicatio and amended u	n No nder Article 19 on			
I hereby state that specification, including the			d the contents of the above mendment referred to above			
I acknowledge the accordance with Title 37, 0			n I know to be material to 1.56.	patentability in		
I hereby claim the benefit under Title 35, United States Code, § 120 of any United States application(s) listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application in the manner provided by the first paragraph of Title 35, United States Code § 112, I acknowledge the duty to disclose material information as defined in Title 37, Code of Federal Regulations, § 1.56(a) which occurred between the filing date of the prior application and the national or PCT international filing date of this application:						
<u>Serial ?</u>	Number	Filing Date	<u>Status</u>			
I hereby declare the statements made on informade with the knowledge imprisonment, or both, undefalse statements may jeopa	nation and belie that willful fals der Section 100	of are believed to se statements and of Title 18 of	d the like so made are pur the United States Code ar	these statements were hishable by fine or and that such willful		
And I hereby appo	oint:					
John E. Kidd Victor Siber Margaret B. Kelley Philip E. Roux	Reg. No. 19,9 Reg. No. 25,1 Reg. No. 29,1 Reg. No. 31,2	.49 .81	James V. Mahon Joseph Levi Victor J. Geraci C. Joseph Laughon, II	Reg. No. 41,966 Reg. No. 41,152 Reg. No. 38,157 Reg. No. 31,389		

Leora Ben-Ami

Robert D. Schaffer

Reg. No. 32,455

Reg. No. 33,775

Michael M. O'Shea	Reg. No. 35,631	Nada Jain	Reg. No. 41,431
Joel N. Bock	Reg. No. 36,456	Mitchell S. Feller	Reg. No. 42,530
Gerard P. Norton	Reg. No. 36,621	David F. Ries	Reg. No. 43,046
John T. Johnson	Reg. No. 37,363	Anne M. Coughlin	Reg. No. 43,564
Frank C. Cimino	Reg. No. 39,945	Steven J. Lever	Reg. No. 46,871

all of the firm of Clifford Chance Rogers & Wells LLP, 200 Park Avenue, New York, New York 10166-0153, my attorney with full power of substitution and revocation, to prosecute this application and to transact all business in the Patent and Trademark Office connected therewith.

Address all communications to:

Joseph P. Kincart, Esq. Clifford Chance Clifford Chance Rogers & Wells LLP 200 Park Avenue, 53rd Floor New York, NY 10016 (212) 878-3289

Wherefore I request that Letters Patent be granted to me for the invention or discovery described and claimed in the foregoing specification and claims, and I hereby subscribe my name to the foregoing specification and claims, declaration, power of attorney, and this petition.

Full name of sole or first inventor <u>David Lawrence</u>	
Inventor's signature	Date: 8/10/01
Residence New York, New York	-
Citizenship U.S.	
Post Office Address 85 Broad Street NY NY	10004